

Public Meeting
Storm Event of 6.25.06
Meeting Date: June 29, 7 p.m.
Seaford Volunteer Fire Hall

Jaime Turner
Delaware Emergency Management Agency
Contact: 855-7801 – have Jaime paged

The Governor declared a state of emergency on Tuesday, June 26 that is backdated to midnight on June 25, 2006. This means that the state can now apply for a federal disaster declaration.

Do we have a federal disaster declaration? No, the state is in the process of trying to obtain one.

What does a federal disaster declaration mean?

- Public Assistance: funds will become available to reimburse emergency responding agencies for time, equipment, transportation and food for workers. It will also provide funds for road repairs, rail road repairs, bridge repairs and other expenses caused by the storm.
- Individual Assistance: funds will become available to individuals based on their individual assistance evaluations that are currently in progress. The individual assistance evaluations are being completed by the Red Cross, FEMA, the State Department of Health and Social Services, Public Health and Sussex County. If your home was damaged, you need to call 855-7801 and add your name, address, home phone, cell or work phone to the list of damaged property.

What will individual assistance funds cover? With individual assistance, individuals can get money for replacement of damaged property, rental assistance and debris removal (including trees) and will also be eligible for Small Business Association loans.

If a federal disaster declaration is given, how will I make contact with the agencies about receiving assistance? A Disaster Resource Center will be set up if a federal declaration is given in a local vacant building. That will be the central location for speaking to staff about federal assistance.

Why am I (was I) without power or gas?

- Due to the flooding, transformers became submerged, thereby causing a safety concern and a potential for damage to the transformers. Once the water subsided, the electric company was able to reach the transformers safely to assess the damage.

- The gas company had to shut off gas in a number of locations for safety purposes. While it caused inconveniences for some residents, it was necessary to prevent a serious problem due to the gas leaks. In some places, Chesapeake Utilities had to cut the gas line and cap off certain areas to prevent a major gas leak, but also to prevent more large-scale outages.

Will I be eligible for assistance if I rent my house or my lot? Yes.

Jeff Reed
Delaware Department of Transportation
302-853-1305

Many of the roadways that experienced damage will be open by the close of business on Friday, June 30 or Saturday, July 1, 1006. Other long term outages are listed below. The box culverts were damaged and need a complete replacement. The replacement includes a design phase and a contracting phase. With perfect conditions, these roadways could be open in three months. DelDOT is exploring using pre-fabricated box culverts to speed up recovery of these roadways. Long term outages include:

- Rt. 20 west of Seaford by the intersection of Shufelt Road
- Rt. 20 west of Seaford by PENCO and Don Lee Margin
- Rt. 13 A south of Blades
- Craigs Pond bridge

An assessment of shoulder damages has not been completed due to the immediacy in which the bridges needed containment and repair. To report shoulder damage, call 302-853-1305.

Gene Reed and Mary Darby
Insurance Commission
800-282-8611

What items should you have available when calling the above listed number for insurance questions? Have your policy number, agent, company, claim number if you have filed a claim, the type of policy that you have, your address and a contact number for you where you can be reached, including cell or work number.

If I have insurance, what should I do? Call your agent immediately. Document your loss with photos. Save damaged property (not food) for your insurance adjuster to see.

To file an online claim, visit www.state.de.us/inscom

Will my homeowners insurance cover damage to my home during this storm? No, only flood insurance will cover losses due to water damage. This only includes those items that are attached to the walls including furnaces in basements and washers and dryers. It does not include items in a finished basement or contents unless you carry a content insurance package along with your flood insurance.

If my car was damaged and I have a dispute with my insurance company about the value of the car, what should I do? Get 3 used car dealer quotes and typically your insurance company will take the average of the quotes. If there is still a dispute, call the number above and arbitration is available to you.

I was not able to get insurance because I am not in a flood area. What should I do? Flood insurance is available to people in all areas. Contact the number above with documentation of what companies you called and when you called them about obtaining flood insurance. If you are not in a flood zone and your community participates in the National Flood Insurance Program, flood insurance is available to you.

Is my community a participant in the National Flood Insurance Program? The City of Seaford is a participant, visit www.seafordde.com/flood.cfm for more information.

Can I get money from my flood insurance policy for preventative actions taken to save my property? Yes, up to \$3,000 is available for preventative measures.

Will those areas affected by the storm be considered a flood area if they previously were not? It is not likely.

What if my insurance company does not want to honor my flood insurance policy because the storm was a rain event? You should call the insurance commission phone number and report your problem.

Barbara Krauss
Department of Public Health
302-744-4540
800-464-4357

Tetanus shot clinics are open from 9-3 on Friday, June 30 and from 9-3 on Monday, July 3 at the Shipley State Service Center. Tetanus boosters are good for 10 years in a no-wound instance and 5 years in a dirty wound situation.

I lost all of the food in my house due to the storm, how can I get assistance to replace it? If you have food stamps, you can have the value of your lost food replaced by going to Social Services. In most cases, the value can be replaced in your account within 24 hours.

If my home, business or property was damaged, who do I call? Call 302-855-7801, give your name, address, a phone number where you can be reached and an estimate on the amount of water that was (is) in your living space. A running list is being made in Sussex County so that individual assessments can be completed.

A social worker is present during the individual assessments to make people aware of any services that they may be eligible for.

What about the mold under my house? Public Health is assessing mold during the individual assessments. If your house or crawl space smells musty, you have the potential for mold.

Is the water safe to drink? Residents on the City of Seaford public water system can drink their water. Residents of the mobile home parks west of Seaford should boil their water. Test kits are available by calling Public Health. A limited number are available at Seaford City Hall.

The insulation under my home was saturated during the storm. Should I pull out the insulation? You should contact Public Health. Mold will grow on insulation and on dry wall paper. If insulation under a mobile home got wet, it should be removed by a contractor. To try to save the insulation and other wet items from mold, you should dry it out and dehumidify it as quickly as possible. This includes carpets and the foam backing under carpets.

Is it ok to begin repairs to my home including removing carpet and insulation? Yes, as long as you document the damage and the work that you do. This includes pictures and all receipts for purchases. Please put dates on the photos if at all possible.

What should you have available when the individual assessors visit your home? You should be able to let them know if you are insured or not, if you have notified your insurance carrier and what the response was. You should also be able to show them any photos of damage to your home.

Who will clear away the trees in publicly owned streams and tax ditches? The county will do that with the help of contractors.

Can I get help to haul away debris? The DNREC/HAZMAT and the Delaware Solid Waste Authority is surveying the damage and trying to establish a plan to help homeowners dispose of damaged materials.

What about mosquitoes? DNREC will be working on mosquito control.

Gary Smith & Bill Pfaff
Delaware Economic Development Office
Small Business Administration
302-856-1555

Low interest loan programs are available to flood damaged businesses. There does not need to be a federal declaration to get the funds. The application must be completed by the Small Business Administration.

Marlene Elliot
US Department of Agriculture

302-856-3990 ext. 4

Assistance is available for owner-occupied houses that do not have insurance. There is a grant program for qualified senior citizens, meaning that the money does not have to be repaid and a 1% loan program available for qualified non-seniors with limited incomes.

Amy Walls, City of Seaford
Secretary

**Additional Assistance Opportunities
Storm Event of 6.25.06**

**Christine Stillson
Kelley Steed and Angela Watson, Field Agents
First State RC&D
302-424-6744**

Will do a mini-intake and then determine needs of the community to select homeowners that they will be able to assist. They assist very low-income home owners to make repairs to their homes. Money is reserved for those individuals with no insurance coverage and who meet HUD guidelines for income levels. Homeowners do not have to own the lot to receive assistance. Funds cannot cover basement walls, pumping costs or debris removal. May have money for houses that are in danger of collapse. Work is completed by volunteers unless when a licensed contractor is needed. May be able to offer assistance in replacing floors.